

CERT #	DSB #	(PAGE 7 FORMAT FOR BANKS FILING FFIEC 031 AND 032)										PAGE 7
CHARTER #	COUNTY	ANALYSIS OF LOAN & LEASE ALLOWANCE AND LOAN MIX										
CHANGE: LN&LS ALLOWANCE (\$000)		06/30/97		06/30/96		12/31/96		12/31/95		12/31/94		
BEGINNING BALANCE		342089		512874		342089		512874		570330		
GROSS LOAN & LEASE LOSSES		22757		26469		95751		136436		175528		
RECOVERIES		21193		11538		62846		69720		50741		
NET LOAN & LEASE LOSSES		1564		14931		32905		66716		124787		
PROVISION FOR LOAN & LEASE LOSS		1746		2489		6588		-104069		67331		
OTHER ADJUSTMENTS		0		0		1167		0		0		
ENDING BALANCE		342271		500432		316939		342089		512874		
NET ATTR CHARGE-OFFS	NA			NA		NA		NA		NA		
OTHER ATTR CHANGES (NET)	NA			NA		NA		NA		NA		
AVERAGE TOTAL LOANS & LEASES		10047415		9600285		10491302		9609827		10175866		
ANALYSIS RATIOS		BANK PEER 1 PCT		BANK PEER 1 PCT		BANK PEER 1 PCT		BANK PEER 1		BANK PEER 1		
LOSS PROVISION TO AVERAGE ASSETS		0.04 0.18 24		0.06 0.40 15		0.04 0.17 25		-0.65 0.32 0.42		0.60		
LOSS PROVISION TO AVG TOT LN&LS		0.07 0.32 24		0.10 0.70 15		0.06 0.26 16		-1.08 0.56 0.66		0.98		
NET LOSS TO AVERAGE TOTAL LN&LS		0.06 0.38 12		0.62 0.80 36		0.31 0.33 53		0.69 0.67 1.23		1.24		
GROSS LOSS TO AVERAGE TOT LN&LS		0.91 0.67 74		1.10 1.07 51		0.91 0.62 81		1.42 0.96 1.72		1.50		
RECOVERIES TO AVERAGE TOT LN&LS		0.84 0.28 96		0.48 0.24 86		0.60 0.26 93		0.73 0.27 0.50		0.25		
RECOVERIES TO PRIOR PERIOD LOSS		62.13 29.54 84		26.29 15.95 80		46.06 31.93 83		39.72 19.82 10.29		15.83		
LN&LS ALLOWANCE TO TOT LN&LS		3.36 2.37 79		5.20 2.79 86		2.55 2.04 72		3.44 2.43 5.27		2.83		
LN&LS ALLOWANCE TO NET LOSSES(X)		54.71 6.30 96		8.38 3.84 82		9.63 7.50 66		5.13 3.88 4.11		2.53		
LN&LS ALL TO NONACCRUAL LN&LS(X)		1.25 2.05 NA		0.84 1.25 NA		1.73 2.70 NA		1.04 1.94 0.75		1.19		
EARN COVERAGE OF NET LOSSES (X)		46.47 10.38 96		0.04 4.63 11		10.40 11.32 52		0.70 5.76 0.83		3.11		
NET LOSSES BY TYPE OF LN&LS												
REAL ESTATE LOANS		-0.17 0.21 12		0.19 0.89 28		-0.18 0.17 4		0.30 0.75 0.32		1.53		
COMMERCIAL AND INDUSTRIAL LOANS		-1.01 0.31 3		0.89 0.68 58		-0.16 0.11 7		0.70 0.59 2.48		1.48		
LOANS TO INDIVIDUALS		1.59 0.87 75		1.06 1.31 46		1.61 0.80 83		1.47 1.18 1.32		1.65		
AGRICULTURAL LOANS		0.00 -0.01 82		0.00 0.00 76		0.03 0.05 60		0.01 0.02 0.01		0.03		
LEASE FINANCING		0.19 0.00 83		1.04 0.18 83		-0.07 0.00 29		0.71 0.20 1.42		0.38		
ALL OTHER LOANS & LEASES		0.00 0.00 64		0.00 0.05 47		0.00 0.00 62		0.00 0.06 0.00		0.13		
MEMORANDA:												
LOANS TO FOREIGN GOVERNMENTS		0.00 -0.12 94		0.00 -0.07 75		0.00 -0.04 96		-0.01 0.02 -0.01		0.03		
CREDIT CARD PLANS		2.97 2.08 71		2.42 2.43 50		2.95 2.08 74		3.02 2.24 3.38		3.00		
LOANS TO FINANCE COMM REAL EST		0.00 0.00 83		0.00 0.15 67		0.00 -0.04 80		0.00 0.61 0.00		1.44		
CONSTRUCTION & LAND DEV		0.00 0.25 59		0.46 1.26 48		0.00 0.35 38		0.40 1.98 0.38		3.35		
SECURED BY FARMLAND		0.00 0.00 84		0.00 0.00 83		0.00 0.09 62		0.00 0.01 0.00		0.00		
SINGLE & MULTI FAMILY MORTGAGE		0.16 0.07 68		0.17 0.13 61		0.13 0.07 67		0.26 0.19 0.20		0.26		
HOME EQUITY LOANS		0.12 0.04 70		0.22 0.04 82		0.06 0.05 62		0.11 0.06 0.45		0.10		
1-4 FAMILY NON-REVOLVING		0.17 0.05 79		0.16 0.10 64		0.16 0.07 79		0.32 0.14 0.10		0.11		
MULTIFAMILY LOANS		-0.02 0.05 17		-0.03 0.13 14		-0.30 0.15 7		-0.06 0.35 0.54		1.51		
NON-FARM NON-RESIDENTIAL MTG		-1.25 0.33 1		-0.05 1.01 15		-1.24 0.34 2		0.31 1.11 0.59		1.99		

CERT #	DSB #	(PAGE 7 FORMAT FOR BANKS FILING FFIEC 033 AND 034)										PAGE 7
CHARTER #	COUNTY	ANALYSIS OF LOAN & LEASE ALLOWANCE AND LOAN MIX										
CHANGE: LN&LS ALLOWANCE (\$000)		06/30/97		06/30/96		12/31/96		12/31/95		12/31/94		
BEGINNING BALANCE		2715		2006		2715		2006		1420		
GROSS LOAN & LEASE LOSSES		183		262		822		925		664		
RECOVERIES		58		51		177		113		106		
NET LOAN & LEASE LOSSES		125		211		645		812		558		
PROVISION FOR LOAN & LEASE LOSS		315		279		1255		1521		1144		
OTHER ADJUSTMENTS		0		0		0		0		0		
ENDING BALANCE		2905		2074		3325		2715		2006		
NET ATTR CHARGE-OFFS		NA		NA		NA		NA		NA		
OTHER ATTR CHANGES (NET)		NA		NA		NA		NA		NA		
AVERAGE TOTAL LOANS & LEASES		160330		146134		162149		151119		137809		
ANALYSIS RATIOS		BANK PEER 7 PCT		BANK PEER 7 PCT		BANK PEER 7 PCT		BANK PEER 7 PCT		BANK PEER 7 PCT		
LOSS PROVISION TO AVERAGE ASSETS		0.49 0.12 90		0.47 0.21 83		0.47 0.13 89		0.63 0.20 0.53		0.34		
LOSS PROVISION TO AVG TOT LN&LS		0.79 0.21 90		0.76 0.37 81		0.77 0.22 89		1.01 0.35 0.83		0.59		
NET LOSS TO AVERAGE TOTAL LN&LS		0.31 0.08 77		0.58 0.15 81		0.40 0.16 78		0.54 0.26 0.40		0.44		
GROSS LOSS TO AVERAGE TOT LN&LS		0.46 0.19 76		0.72 0.28 78		0.51 0.29 75		0.61 0.41 0.48		0.59		
RECOVERIES TO AVERAGE TOT LN&LS		0.14 0.09 68		0.14 0.10 66		0.11 0.11 55		0.07 0.12 0.08		0.12		
RECOVERIES TO PRIOR PERIOD LOSS		25.08 26.88 51		30.72 18.70 71		19.14 34.75 32		17.02 24.97 14.27		21.73		
LN&LS ALLOWANCE TO TOT LN&LS		1.81 1.59 65		1.41 1.62 38		2.03 1.48 80		1.70 1.57 1.38		1.59		
LN&LS ALLOWANCE TO NET LOSSES(X)		5.81 11.24 37		2.46 8.00 22		5.16 9.18 35		3.34 6.79 3.59		4.34		
LN&LS ALL TO NONACCRUAL LN&LS(X)		1.90 2.77 NA		1.13 2.12 NA		2.07 3.34 NA		1.26 2.45 1.05		2.11		
EARN COVERAGE OF NET LOSSES (X)		6.33 20.48 27		3.96 15.02 25		6.22 18.76 24		4.48 13.86 5.53		8.85		
NET LOSSES BY TYPE OF LN&LS												
REAL ESTATE LOANS		0.22 0.00 85		1.15 0.02 94		0.38 0.04 85		0.82 0.07 0.00		0.15		
COMMERCIAL AND INDUSTRIAL LOANS		0.01 0.03 61		0.05 0.11 56		0.12 0.16 53		0.13 0.31 0.22		0.56		
INSTALLMENT LOANS		0.93 0.17 87		0.41 0.26 63		0.84 0.33 82		0.69 0.41 1.31		0.61		
LEASE FINANCING		0.00 0.00 91		0.00 0.00 87		0.00 0.00 88		0.00 0.00 0.00		0.00		
MEMORANDA:												
CREDIT CARD PLANS		3.83 0.37 89		2.11 0.62 75		2.76 0.73 84		2.77 1.05 1.88		1.38		
LOANS TO FINANCE COMM REAL EST		NA 0.00 NA		NA 0.00 NA		NA 0.00 NA		NA 0.00 NA		0.00		
CONSTRUCTION & LAND DEV		0.00 0.00 97		0.00 0.00 95		0.00 0.00 89		0.00 0.00 0.00		0.00		
SECURED BY FARMLAND		2.32 0.00 98		0.46 0.00 98		1.98 0.00 98		0.46 0.00 0.00		0.00		
SINGLE & MULTI FAMILY MORTGAGE		0.00 0.00 79		1.09 0.00 95		0.04 0.02 67		0.42 0.03 0.00		0.06		
HOME EQUITY LOANS		-0.23 0.00 1		1.80 0.00 98		-0.22 0.00 0		0.59 0.00 0.00		0.00		
1-4 FAMILY NON-REVOLVING		0.05 0.00 85		0.95 0.00 95		0.10 0.02 76		0.38 0.02 0.00		0.05		
MULTIFAMILY LOANS		0.00 0.00 98		0.00 0.00 97		0.00 0.00 94		0.00 0.00 0.00		0.00		
NON-FARM NON-RESIDENTIAL MTG		-0.64 0.00 1		0.00 0.00 84		0.00 0.01 73		1.14 0.02 0.00		0.08		
BANKS W/AGRI LOANS OVER 5%:												
AGRICULTURAL LOANS		NA 0.00 NA		NA 0.00 NA		NA 0.00 NA		NA 0.00 NA		0.05		

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Analysis of Allowance for Loan and Lease Losses and Mix

The top portion of this page presents data regarding the allowance for loan and lease-financing receivables losses. The dollar figures provide a reconciliation of changes to the reserve from schedule RI-B, and the ratios are provided to highlight trends and permit assessment of the adequacy of the reserve.

The bottom portion of page 7 presents net loan losses by type of loan. For each type of loan, the charge-off rate is annualized. Negative values for those ratios indicate net recoveries.

Page 7-A presents a detailed analysis of the loan portfolio mix.

Change: Loan & Lease Allowance (\$000)

Beginning Balance

Balance of the allowance for possible loan and lease losses at the beginning of the year.

Gross Loan & Lease Losses

Gross amount of loan and lease losses year-to-date.

Recoveries

Gross amount of recoveries on previously charged-off loans and leases year-to-date.

Net Loan & Lease Losses

Gross loan and lease losses less gross loan and lease recoveries.

Provision for Loan, Lease Losses

Bank's provision for possible loan and lease losses charged to current operating expenses for the year-to-date.

Other Adjustments

Amount of other increases (decreases)

in the reserve, including changes incident to mergers and absorptions.

Ending Balance

Beginning balance, minus net loan and lease losses, plus the provision for possible loan and lease losses and other adjustments.

Net ATRR Charge-Offs

Gross loan and lease losses during the period less recoveries during the period accounted for through the allocated transfer risk reserve.

Other ATRR Changes (Net)

Other changes made to the allocated transfer risk reserve (see Call Report instructions for additional information).

Average Total Loans and Leases

Average total loans for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods plus lease-financing receivables outstanding as of the last reporting period (December 31) of the preceding year and for each reporting period during the year divided by the number of reporting periods. See Section II, Technical Information, for more information concerning the calculation of averages.

Analysis Ratios

Loss Provision to Average Assets

Provision for possible loan and lease losses divided by average assets.

Loss Provision to Average Total Loans & Leases

Provisions for possible loan and lease losses divided by average total loans and lease-financing receivables.

Net Loss to Average Total Loan & Lease

Gross loan and lease charge-offs, less

gross recoveries, divided by average total loans and leases. If gross recoveries exceed gross losses, NA is shown at this caption.

Gross Loss to Average Total Loans & Leases

Gross loan and lease losses divided by average total loans and leases.

Recoveries to Average Total Loans & Leases

Gross loan and lease recoveries divided by average total loans and leases.

Recoveries to Prior-Period Losses

Gross loan and lease recoveries in the current year divided by gross loan and lease losses of the preceding year.

Loan and Lease Allowance to Total Loans & Leases

The ending balance of the allowance for loan and lease losses divided by total loans and leases.

Loan and Lease Allowance to Net Losses (X)

The ending balance of the allowance for loan and lease losses divided by net loan and lease losses. If gross loss recoveries exceed gross losses, NA is shown at this caption.

Loan and Lease Allowance to Nonaccrual Loan & Lease (X)

The ending balance of the allowance for loan and lease losses divided by the aggregate amount of nonaccrual loans and leases.

Earnings Coverage of Net Losses (X)

Net operating income before taxes, securities gains or losses, and extraordinary items, plus the provision for possible loan and lease losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

Net Losses by Type of Loan and Lease

Each of these ratios consists of the year-to-date net loss (change-offs less recoveries from Schedule RI-B) for that type of loan divided by the year-to-date average for that type of loan. Charge-off rates are annualized. Negative values for these ratios indicate net recoveries. The types of loan covered are listed below, as defined above unless otherwise noted. Averages come from 4 period average of schedule RC-K or 5 period average from schedule RC-C. Ratio definitions give source of average loans by category of loans.

Real Estate Loans

Average real estate loans from RC-K used.

Commercial and Industrial Loans

Average commercial and industrial loans from RC-K used.

Loans to Individuals

Average loans to individuals from RC-K used.

Agricultural Loans

Average agricultural loans from

RC-K used for banks filing FFIEC form 031 and 032.

Lease Financing

Average lease financing from RC-K used.

All Other Loans and Leases

Average from RC-K used for banks filing FFIEC forms 031 and 032.

Memoranda:

Loans in memoranda categories are also included in previous loan captions such as real estate loans.

Loans to Foreign Governments

Average loans to foreign governments from RC-C for FFIEC 031 and 032 filers.

Credit Card Plans

Average credit card loans from RC-C for FFIEC 031 and 032 filers and RC-K for 033 and 034 filers.

Loans to Finance Commercial Real Estate

Average loans to finance commercial real estate from RC-C.

Construction and Land Dev

Construction and land development loans from schedule RC-C.

Secured by Farmland

Real estate loans secured by farmland from RC-C.

Single and Multifamily Mortgage

One to four and five or more family residential mortgages from RC-C.

Home Equity Loans

Home equity loans on 1-4 family residential mortgages from RC-C.

1-4 Family Non-Revolver

All other loans secured by 1-4 family residential properties from RC-C.

Multifamily Loans

Five or more multifamily residential mortgages from RC-C.

Non-Farm Non-Residential Mtg

Non-farm non-residential mortgages from RC-C.

Agricultural Loans

Agricultural loans from RC-K for selected banks filing FFIEC form 033 and 034.

CERT # CHARTER #	DSB # COUNTY	(PAGE 7A LAYOUT FOR BANKS FILING FFIEC 031, 032 AND 033) ANALYSIS OF LOAN & LEASE ALLOWANCE AND LOAN MIX												PAGE 7A		
LOAN MIX, % AVERAGE GROSS LN&LS	BANK	PEER	1	PCT	BANK	PEER	1	PCT	BANK	PEER	1	PCT	BANK	PEER	1	PCT
CONSTRUCTION & DEVELOPMENT	3.08	2.33	68		6.24	2.93	84		2.55	2.39	60		5.32	2.69	7.07	3.62
1 - 4 FAMILY RESIDENTIAL	24.67	19.48	62		20.47	17.93	61		24.23	22.05	58		22.80	19.26	15.32	17.83
HOME EQUITY LOANS	6.02	3.15	81		5.15	3.43	67		5.96	3.62	74		5.55	3.30	3.97	3.49
OTHER REAL ESTATE LOANS	8.41	10.68	40		6.19	10.74	28		7.99	13.09	23		6.84	10.69	6.18	10.34
FARMLAND	0.10	0.09	59		0.00	0.08	26		0.12	0.12	55		0.03	0.10	0.00	0.07
MULTIFAMILY	0.26	0.98	11		0.28	0.94	17		0.26	1.19	9		0.28	0.98	0.29	0.81
NON-FARM NON-RESIDENTIAL	8.04	9.54	44		5.91	9.63	28		7.61	11.67	27		6.53	9.55	5.89	9.21
TOTAL REAL ESTATE	36.16	34.49	51		32.90	33.66	51		34.77	38.76	37		34.95	34.38	28.56	34.18
FINANCIAL INSTITUTION LOANS	0.49	0.86	31		0.22	0.70	28		0.76	0.71	55		0.32	0.74	1.88	0.81
AGRICULTURAL LOANS	0.33	0.24	62		0.32	0.21	65		0.32	0.30	58		0.33	0.27	0.31	0.21
COMMERCIAL & INDUSTRIAL LOANS	26.47	27.15	48		28.22	27.92	50		29.57	29.60	48		26.47	26.62	26.93	28.02
LOANS TO INDIVIDUALS	26.64	13.13	81		22.60	11.86	80		26.17	17.90	67		24.57	12.75	23.44	11.86
CREDIT CARD LOANS	14.77	2.95	96		9.04	2.19	86		14.31	4.30	90		11.68	2.78	7.37	2.44
MUNICIPAL LOANS	2.04	0.90	85		1.98	1.06	76		1.86	1.18	74		2.01	0.97	1.93	1.19
ACCEPTANCES OF OTHER BANKS	0.44	0.00	98		0.74	0.00	98		0.46	0.00	95		0.56	0.00	0.45	0.00
FOREIGN OFFICE LOANS & LEASES	4.30	2.66	64		8.06	2.83	75		4.03	0.31	86		6.53	2.73	9.33	3.54
ALL OTHER LOANS	2.24	5.68	25		1.40	5.44	11		1.46	4.04	25		1.86	5.58	0.99	5.50
LEASE FINANCING RECEIVABLES	0.90	1.82	33		3.56	1.64	75		0.60	1.59	32		2.39	1.83	6.19	1.72
SUPPLEMENTAL:																
LOANS TO FOREIGN GOVERNMENTS	4.30	0.33	90		4.63	0.42	88		4.03	0.03	97		4.51	0.44	4.40	0.39
LOANS TO FINANCE COMM. REAL EST	0.09	1.00	20		0.13	1.08	23		0.14	0.81	27		0.12	1.04	0.04	1.35
MEMORANDA (% OF AVG TOT LOANS):																
LOAN & LEASE COMMITMENTS	92.35	65.43	79		77.59	60.25	71		90.95	67.27	79		83.92	63.77	71.16	58.44
LOANS SOLD DURING THE QUARTER	NA	NA	NA		0.01	2.12	17		NA	NA	NA		0.00	2.19	0.27	2.61
OFFICER, SHAREHOLDER LOANS	0.02	0.76	11		0.01	0.55	19		0.02	1.03	9		0.02	0.64	0.03	0.00
OFFICER, SHAREH. LNS TO ASSETS	0.01	0.39	11		0.01	0.33	19		0.01	0.61	13		0.01	0.35	0.02	0.00
OTHER REAL ESTATE OWNED % ASSETS																
CONSTRUCTION & LAND DEVELOPMENT	0.02	0.04	48		0.15	0.12	59		0.02	0.03	53		0.09	0.08	0.19	0.12
FARMLAND	0.00	0.00	81		0.00	0.00	86		0.00	0.00	79		0.00	0.00	0.00	0.00
1-4 FAMILY	0.23	0.02	98		0.33	0.03	98		0.16	0.02	97		0.30	0.02	0.33	0.03
MULTIFAMILY	0.05	0.01	87		0.21	0.02	94		0.03	0.00	93		0.16	0.01	0.48	0.03
NON-FARM-NON-RESID.	0.47	0.14	90		0.69	0.26	90		0.41	0.09	93		0.62	0.21	0.64	0.32
FOREIGN OFFICES	0.00	0.00	80		0.00	0.00	79		0.00	0.00	97		0.00	0.00	0.00	0.00
SUBTOTAL	0.76	0.25	83		1.39	0.52	88		0.62	0.18	88		1.17	0.39	1.67	0.63
DIRECT AND INDIRECT INV.	0.00	0.00	90		0.00	0.00	90		0.00	0.00	93		0.00	0.00	0.00	0.00
TOTAL	0.76	0.26	83		1.39	0.52	88		0.62	0.18	88		1.17	0.39	1.67	0.64
MORTGAGE SERVICING % ASSETS																
MORTGAGES SERV. UNDER GNMA	0.00	0.18	64		0.00	0.15	65		0.00	0.11	65		0.00	0.41	0.00	0.34
MORTGAGES SERVICED UNDER FHLMC	18.08	1.30	96		26.44	0.77	96		16.88	1.43	95		23.74	1.17	33.41	0.87
MORTGAGES SERVICED UNDER FNMA	14.05	1.75	81		16.05	0.97	84		13.14	1.18	81		16.68	1.58	20.42	1.19
OTHER MORTGAGE SERVICING	17.87	1.37	87		30.60	0.72	98		18.23	1.24	90		23.81	1.13	30.54	0.86
TOTAL	50.00	5.79	85		73.09	3.18	86		48.25	5.38	86		64.23	4.99	84.37	3.73

LOAN MIX, % AVERAGE GROSS LN&LS	BANK	PEER22	PCT	BANK	PEER22	PCT	BANK	PEER22	PCT	BANK	PEER 22	BANK	PEER 22
CONSTRUCTION & DEVELOPMENT	3.85	0.24	94	4.25	0.18	95	3.80	0.35	93	3.97	0.24	4.40	0.20
1 - 4 FAMILY RESIDENTIAL	52.25	18.36	95	53.43	18.18	96	49.85	18.64	94	53.96	18.16	49.96	17.65
HOME EQUITY LOANS	0.00	0.00	90	0.00	0.00	89	0.00	0.00	87	0.00	0.00	0.00	0.00
OTHER REAL ESTATE LOANS	20.16	17.57	59	17.99	17.37	53	22.77	17.42	69	19.12	17.20	18.17	16.68
FARMLAND	11.50	10.25	57	13.77	9.87	65	12.79	10.08	63	13.12	10.01	14.28	9.52
MULTIFAMILY	0.00	0.01	75	0.00	0.01	76	0.00	0.03	71	0.00	0.02	0.03	0.02
NON-FARM NON-RESIDENTIAL	8.66	4.80	73	4.22	4.85	48	9.98	4.87	77	6.00	4.80	3.86	4.68
TOTAL REAL ESTATE	76.25	39.68	97	75.67	39.15	97	76.41	39.67	97	77.05	39.08	72.53	37.67
FINANCIAL INSTITUTION LOANS	0.00	0.00	97	0.00	0.00	97	0.00	0.00	97	0.00	0.00	0.00	0.00
AGRICULTURAL LOANS	4.45	27.56	15	6.08	26.79	19	4.23	27.49	15	5.37	27.76	7.46	28.06
COMMERCIAL & INDUSTRIAL LOANS	6.21	11.57	18	4.27	11.77	10	6.83	11.71	20	3.98	11.54	4.20	11.74
LOANS TO INDIVIDUALS	13.03	13.92	47	13.91	14.45	48	12.47	13.94	45	13.54	14.22	15.77	14.78
CREDIT CARD LOANS	0.00	0.00	79	0.00	0.00	80	0.00	0.00	77	0.00	0.00	0.00	0.00
MUNICIPAL LOANS	0.00	0.10	60	0.00	0.10	61	0.00	0.12	54	0.00	0.12	0.00	0.11
ACCEPTANCES OF OTHER BANKS	0.00	0.00	97	0.00	0.00	97	0.00	0.00	97	0.00	0.00	0.00	0.00
FOREIGN OFFICE LOANS & LEASES	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	0.00	0.00
ALL OTHER LOANS	0.06	0.14	37	0.07	0.14	39	0.06	0.14	34	0.06	0.16	0.03	0.17
LEASE FINANCING RECEIVABLES	0.00	0.00	89	0.00	0.00	91	0.00	0.00	87	0.00	0.00	0.00	0.00
SUPPLEMENTAL:													
LOANS TO FINANCE COMM. REAL EST	0.00	0.00	95	0.00	0.00	94	0.00	0.00	92	0.00	0.00	0.00	0.00
MEMORANDA (% OF AVG TOT LOANS):													
LOAN & LEASE COMMITMENTS	2.61	6.65	32	0.58	5.47	28	3.59	5.88	39	0.17	4.89	3.00	4.18
LOANS SOLD DURING THE QUARTER	NA	NA	NA	0.00	0.20	62	NA	NA	NA	0.00	0.23	0.00	0.18
OFFICER, SHAREHOLDER LOANS	3.56	1.45	79	3.79	1.40	81	3.91	1.58	81	3.51	1.47	0.39	0.64
OFFICER, SHAREH. LNS TO ASSETS	2.19	0.66	87	2.63	0.63	91	2.40	0.79	87	2.34	0.69	0.28	0.30
OTHER REAL ESTATE OWNED % ASSETS													
CONSTRUCTION & LAND DEVELOPMENT	0.00	0.00	96	0.00	0.00	94	0.00	0.00	95	0.00	0.00	0.00	0.00
FARMLAND	0.43	0.00	96	0.55	0.00	95	0.41	0.00	96	0.51	0.00	0.54	0.00
1-4 FAMILY	0.00	0.00	76	0.00	0.01	68	0.00	0.00	71	0.00	0.01	0.00	0.02
MULTIFAMILY	0.00	0.00	98	0.00	0.00	97	0.00	0.00	98	0.00	0.00	0.00	0.00
NON-FARM-NON-RESID.	0.00	0.00	76	0.00	0.01	71	0.00	0.00	74	0.00	0.01	0.00	0.02
FOREIGN OFFICES	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
SUBTOTAL	0.43	0.05	84	0.55	0.12	81	0.41	0.05	86	0.51	0.10	0.54	0.17
DIRECT AND INDIRECT INV.	0.00	0.00	99	0.00	0.00	98	0.00	0.00	98	0.00	0.00	0.00	0.00
TOTAL	0.43	0.05	84	0.55	0.12	80	0.41	0.05	85	0.51	0.11	0.54	0.17
MORTGAGE SERVICING % ASSETS													
MORTGAGES SERV. UNDER GNMA	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	0.00	0.00
MORTGAGES SERVICED UNDER FHLMC	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	0.00	0.00
MORTGAGES SERVICED UNDER FNMA	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	0.00	0.00
OTHER MORTGAGE SERVICING	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	0.00	0.00	0.00	0.00

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Analysis of Loan and Lease Allowance and Loan Mix

Loan Mix % Average Gross Loans

Loans are distributed by category as a percent of average gross loans. Loans are averaged using the ending balance for the prior year-end plus the interim quarters for the current year. Data comes from report of condition schedule RC-C. Details on individual categories are provided only where call items are combined, otherwise report of condition definitions apply to individual categories of loans.

If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

Construction and Land Development

1-4 Family Residential

Home Equity

Also included in 1 - 4 family residential.

Other Real Estate Loans

Includes the following categories of loans.

Farmland

Loans secured by farmland.

Multifamily

Secured by multifamily (5 or more) residential properties.

Non-Farm Non-Residential

Total Real Estate

Total of previous real estate loan categories.

Financial Institution Loans

Loans to depository institutions.

Agricultural Loans

Loans to Finance agricultural production and other loans to farmers.

Commercial and Industrial Loans

Loans to Individuals

Other loans including single payment, installment.

Credit Card Loans

Municipal Loans

Obligations other than securities to state and local political subdivisions in the U.S.

Acceptances of Other Banks

Foreign Office Loans

For banks filing FFIEC 031 form. Represents the difference between consolidated bank loans and leases and loans and leases in domestic offices.

All Other Loans

Other loans, loans for purchasing and carrying securities and loans to foreign governments.

Lease Financing Receivables

Supplemental

The following categories of loans are included in previous loan mix captions.

Loans to Foreign Governments

Loans to foreign governments. For FFIEC 033, 032, 031 filers. Includes domestic and foreign office loans.

Loans to Finance Commercial Real Estate

Loans to finance commercial real

estate, construction and development not secured by real estate.

Memorandum (% of Average Total Loans):

Loan & Lease Commitments

Outstanding commitments to make or purchase loans or to extend credit in the form of lease-financing arrangements divided by average total loans.

Loans Sold During the Quarter

Loans originated by the bank that have been sold or participated to others during the calendar quarter ending with the report date divided by average total loans.

Officer, Shareholder Loans

Extension of credit to the bank's executive officers, principal shareholders, and their related interest as of the report date divided by average total loans.

Officer, Shareholder Loans to Assets

Extension of credit to the bank's executive officers, principal shareholders, and their related interest divided by total assets.

Other Real Estate Owned % Assets

Provides a distribution of other real estate owned by type property from report of condition RC-M. Average individual categories are divided by average assets.

Construction & Land Development

Construction and land development in domestic offices.

Farmland

Farmland in domestic offices.

1-4 Family

1-4 Family residential property in domestic offices.

Multifamily

Multifamily (5 or more) in domestic offices.

Non-Farm-Non-Resident

Non-farm non-residential properties in domestic offices.

Foreign Offices

Other real estate owned booked in foreign offices (031 filers only).

Subtotal

Sum of above other real estate owned.

Direct and Indirect Inv.

Direct and indirect investments in other real estate ventures.

Total

Total of other real estate owned and direct and indirect investment in real estate ventures.

Mortgage Servicing % Assets

Provides a distribution of 1-4 family residential mortgage servicing by type as a percent of average assets. From report of condition schedule RC-M.

Mortgages Serviced Under GNMA

Mortgages serviced under GNMA contract.

Mortgages Serviced Under FHLMC

Mortgages serviced with and without recourse under FHLMC contract.

Mortgages Serviced Under FNMA

Mortgages serviced under regular or special FNMA contract.

Other Mortgage Servicing

Mortgages serviced under other servicing contracts.

Total

Total of above mortgage servicing by type.

CERT # DSB #		(PAGE 8 PAYOUT FOR BANKS FILING FFIEC 031 AND 032)										PAGE 8		
CHARTER #	COUNTY	ANALYSIS OF PAST DUE, NONACCRUAL & RESTRUCTURED LOANS & LEASES												
NON-CURRENT LN&LS (\$000)		06/30/97			06/30/96			12/31/96			12/31/95		12/31/94	
90 DAYS AND OVER PAST DUE		56225			52863			49553			55518		86247	
TOTAL NONACCRUAL LN&LS		274241			594255			183276			328250		679838	
TOTAL NON-CURRENT LN&LS		330466			647118			232829			383768		766085	
LN&LS 30-89 DAYS PAST DUE		168229			207141			114950			232534		264025	
RESTRUCTURED LN&LS 90+ DAYS P/D		0			0			0			0		0	
RESTRUCTURED LN&LS NONACCRUAL		19851			42862			10620			20103		40007	
RESTRUCTURED LN&LS 30-89 DAYS PD		0			0			0			0		0	
CURRENT RESTRUCTURED LN&LS		0			0			9814			0		353334	
ALL OTHER REAL ESTATE OWNED		118747			217572			84638			142240		233124	
% OF NON-CURRENT LN&LS BY TYPE		BANK PEER 1 PCT			BANK PEER 1 PCT			BANK PEER 1 PCT			BANK PEER 1		BANK PEER 1	
REAL ESTATE LNS-90+ DAYS P/D		0.95	0.26	87	0.88	0.40	84	0.76	0.17	95	0.69	0.23	2.04	0.38
-NONACCRUAL		3.13	2.04	70	8.69	3.74	86	2.57	1.25	86	4.37	2.19	10.78	3.57
-TOTAL		4.08	2.46	74	9.57	4.24	86	3.33	1.49	95	5.06	2.48	12.82	4.08
30-89 DAYS P/D		1.96	1.44	68	2.45	1.82	71	1.07	1.20	46	2.14	1.56	3.06	1.87
COML & INDUST LNS-90+ DAYS P/D		0.03	0.03	48	0.09	0.07	64	0.00	0.05	16	0.26	0.05	0.11	0.08
-NONACCRUAL		5.35	1.22	96	10.14	2.45	96	1.71	0.76	88	6.45	1.41	10.44	2.84
-TOTAL		5.39	1.30	96	10.23	2.61	96	1.71	0.85	83	6.72	1.56	10.55	3.01
30-89 DAYS P/D		1.66	0.56	85	1.67	0.90	76	0.50	0.52	47	1.65	0.55	3.06	0.88
LOANS TO INDIVDLS-90+ DAYS P/D		0.76	0.33	81	0.94	0.45	78	0.66	0.28	81	0.87	0.36	0.90	0.54
-NONACCRUAL		0.29	0.18	66	0.50	0.32	61	0.27	0.10	83	0.32	0.20	0.62	0.35
-TOTAL		1.06	0.65	72	1.44	1.00	63	0.93	0.44	79	1.19	0.72	1.52	1.13
30-89 DAYS P/D		1.72	1.48	66	2.40	1.94	67	1.66	1.51	53	1.96	1.58	2.49	2.01
AGRICULTURAL LNS-90+ DAYS P/D		0.00	0.00	75	0.00	0.00	68	0.00	0.00	75	0.00	0.00	0.00	0.01
-NONACCRUAL		0.00	1.01	30	0.00	1.37	31	0.00	0.65	31	0.00	1.26	0.00	1.25
-TOTAL		0.00	1.08	30	0.00	1.75	31	0.00	0.76	29	0.00	1.40	0.00	1.60
30-89 DAYS P/D		1.03	0.43	71	0.82	0.43	64	0.02	0.51	26	0.68	0.33	0.40	0.47
OTHER LN&LS -90+ DAYS P/D		0.03	0.01	72	0.04	0.03	66	0.02	0.01	74	0.04	0.02	0.05	0.03
-NONACCRUAL		0.06	0.35	27	0.12	0.69	15	0.00	0.16	23	0.06	0.42	0.02	0.82
-TOTAL		0.09	0.38	27	0.16	0.76	17	0.02	0.20	32	0.10	0.48	0.07	0.90
30-89 DAYS P/D		0.38	0.28	64	2.10	0.39	88	0.06	0.25	27	5.61	0.30	1.40	0.50
GROSS LN&LS-90+ DAYS P/D		0.55	0.19	90	0.55	0.31	86	0.40	0.18	86	0.56	0.21	0.89	0.30
-NONACCRUAL		2.69	1.23	85	6.18	2.45	92	1.47	0.86	83	3.31	1.35	6.98	2.52
-TOTAL		3.25	1.46	87	6.73	2.81	92	1.87	1.05	86	3.86	1.57	7.87	2.86
30-89 DAYS P/D		1.65	1.01	85	2.15	1.25	82	0.92	1.02	41	2.34	1.06	2.71	1.40
SUPPLEMENTAL:														
FOREIGN GOVT LNS-90+ DAYS P/D		0.00	0.00	94	0.00	0.00	94	0.00	0.00	86	0.00	0.00	0.00	0.00
-NONACCRUAL		0.00	0.18	65	0.06	0.80	58	0.00	0.00	91	0.00	0.15	0.07	1.56
-TOTAL		0.00	0.20	63	0.06	0.81	58	0.00	0.00	86	0.00	0.15	0.07	1.56
30-89 DAYS P/D		0.00	0.00	92	0.26	0.00	91	0.00	0.00	86	2.63	0.00	0.00	0.00
CREDIT CARD PLANS-90+ DAYS P/D		0.74	0.52	65	0.94	0.56	66	0.53	0.51	51	0.80	0.51	1.54	0.59
-NONACCRUAL		0.32	0.00	90	0.52	0.00	88	0.29	0.01	88	0.31	0.00	0.65	0.00
-TOTAL		1.06	0.60	71	1.46	0.74	70	0.81	0.62	60	1.11	0.64	2.18	0.77
30-89 DAYS P/D		1.68	1.37	61	1.66	1.67	48	1.83	1.52	60	1.92	1.48	1.97	1.73
LEASE FINANCING-90+ DAYS P/D		0.13	0.01	88	0.07	0.03	69	0.00	0.00	58	0.26	0.01	0.07	0.02
-NONACCRUAL		0.89	0.09	86	0.38	0.20	71	0.00	0.04	41	0.60	0.15	0.00	0.33
-TOTAL		1.02	0.14	84	0.45	0.33	65	0.00	0.06	33	0.86	0.20	0.07	0.44
30-89 DAYS P/D		1.64	0.18	92	1.55	0.33	81	0.58	0.33	64	2.05	0.26	1.98	0.48

NON-CURRENT LN&LS (\$000)	06/30/97			06/30/96			12/31/96			12/31/95			12/31/94		
90 DAYS AND OVER PAST DUE	0			0			0			0			0		
TOTAL NONACCRUAL LN&LS	1527			1839			1607			2147			1905		
TOTAL NON-CURRENT LN&LS	1527			1839			1607			2147			1905		
LN&LS 30-89 DAYS PAST DUE	1791			2670			1443			1890			1855		
RESTRUCTURED LN&LS 90+ DAYS P/D	0			0			0			0			0		
RESTRUCTURED LN&LS NONACCRUAL	0			18			0			0			0		
RESTRUCTURED LN&LS 30-89 DAYS PD	32			0			0			0			0		
CURRENT RESTRUCTURED LN&LS	336			98			78			123			100		
ALL OTHER REAL ESTATE OWNED	863			1337			730			721			689		
% OF NON-CURRENT LN&LS BY TYPE*	BANK PEER 7 PCT			BANK PEER 7 PCT			BANK PEER 7 PCT			BANK PEER 7			BANK PEER 7		
REAL ESTATE LNS-90+ DAYS P/D	0.00	0.12	43	0.00	0.17	39	0.00	0.09	43	0.00	0.13	0.00	0.20		
-NONACCRUAL	2.16	0.72	78	2.55	0.90	78	2.02	0.58	82	3.32	0.81	1.85	0.90		
-TOTAL	2.16	1.04	73	2.55	1.34	72	2.02	0.84	78	3.32	1.16	1.85	1.36		
30-89 DAYS P/D	2.04	1.37	68	2.35	1.57	68	1.32	1.03	60	2.07	1.19	1.43	1.48		
COML & OTHER LNS-90+ DAYS P/D	0.00	0.07	48	0.00	0.10	45	0.00	0.04	54	0.00	0.06	0.00	0.09		
-NONACCRUAL	0.02	0.58	25	0.34	0.93	37	0.22	0.45	45	0.02	0.64	1.15	0.89		
-TOTAL	0.02	0.83	16	0.34	1.30	28	0.22	0.64	37	0.02	0.89	1.15	1.23		
30-89 DAYS P/D	0.16	0.97	18	1.55	1.17	64	0.31	0.69	34	0.12	0.75	1.07	0.96		
INSTALLMENT LOANS-90+ DAYS P/D	0.00	0.09	36	0.00	0.13	30	0.00	0.08	36	0.00	0.10	0.00	0.15		
-NONACCRUAL	0.42	0.10	78	0.42	0.13	75	0.26	0.08	74	0.12	0.10	0.66	0.13		
-TOTAL	0.42	0.33	61	0.42	0.42	54	0.26	0.28	53	0.12	0.34	0.66	0.45		
30-89 DAYS P/D	1.09	1.21	48	1.30	1.47	46	0.92	1.27	39	1.31	1.33	1.27	1.62		
CREDIT CARD PLANS-90+ DAYS P/D	0.00	0.11	58	0.00	0.15	53	0.00	0.10	56	0.00	0.12	0.00	0.14		
-NONACCRUAL	0.26	0.00	95	0.73	0.00	95	1.30	0.00	98	0.40	0.00	1.41	0.00		
-TOTAL	0.26	0.15	66	0.73	0.22	74	1.30	0.12	89	0.40	0.16	1.41	0.20		
30-89 DAYS P/D	1.22	0.75	64	1.95	0.83	76	2.08	0.86	76	2.18	0.78	3.02	0.87		
LEASE FINANCING-90+ DAYS P/D	0.00	0.00	89	0.00	0.00	87	0.00	0.00	88	0.00	0.00	0.00	0.00		
-NONACCRUAL	0.00	0.00	90	0.00	0.00	92	0.00	0.00	93	0.00	0.00	0.00	0.00		
-TOTAL	0.00	0.00	82	0.00	0.00	83	0.00	0.00	84	0.00	0.00	0.00	0.00		
30-89 DAYS P/D	0.00	0.00	80	0.00	0.02	77	0.00	0.00	78	0.00	0.02	0.00	0.02		
GROSS LN&LS-90+ DAYS P/D	0.00	0.17	18	0.00	0.22	15	0.00	0.12	20	0.00	0.16	0.00	0.24		
-NONACCRUAL	0.95	0.74	62	1.25	0.97	62	0.98	0.57	69	1.34	0.79	1.31	0.94		
-TOTAL	0.95	1.04	51	1.25	1.37	50	0.98	0.80	60	1.34	1.08	1.31	1.34		
30-89 DAYS P/D	1.12	1.32	43	1.82	1.56	61	0.88	1.05	43	1.18	1.18	1.27	1.44		
SUPPLEMENTAL:															
BANKS W/AGRI LOANS OVER 5%:															
%NON-CURR AGRI LNS-90+DAYS P/D	NA	0.02	NA	NA	0.05	NA	NA	0.01	NA	NA	0.01	0.00	0.03		
-NONACCRUAL	NA	0.25	NA	NA	0.25	NA	NA	0.09	NA	NA	0.31	965.00	0.39		
-TOTAL	NA	0.59	NA	NA	0.63	NA	NA	0.24	NA	NA	0.48	965.00	0.64		
30-89 DAYS P/D	NA	0.58	NA	NA	0.84	NA	NA	0.43	NA	NA	0.25	485.00	0.42		

*BANKS UNDER \$300 MILLION IN TOTAL ASSETS REPORT THIS LOAN DETAIL (BY TYPE) USING THEIR OWN INTERNAL CATEGORIZATION SYSTEMS.

Analysis of Past-Due, Nonaccrual, and Renegotiated Loans and Leases

These pages analyze non-current debt, consisting of loans and leases in past-due or nonaccrual status, including those that had been restructured; and current restructured debt, consisting of loans and leases that have been restructured and are in compliance with modified terms. Loans are grouped by type of loan, however reporting differences require special treatment of non-current loan ratios for banks filing call form 033 and 034.

Ratio Calculation For Banks Filing FFIEC 031 and 032

The loan and lease categories used under this heading correspond to the categories used in report of condition RC-N and RC-C. For each category the percentage is determined by dividing the end-of-period non-current loan and lease figure by the corresponding loan figure from RC-C.

Ratio Calculation For Banks Filing FFIEC 033 and 034

Banks filing call forms 033 and 034 are permitted to categorize loans using their own internal system for schedules RC-N and RC-K but not for schedule RC-C. For consistency in definition, non-current loan and lease ratios use non-current loan information from RC-N and outstanding loan data from RC-K.

Analysis of these data should be made in conjunction with analysis of other information on loans and leases provided in this report.

Non-Current LN&LS (\$000)

A recap in dollars of non-current and restructured loans and leases by past due status.

90 Days and Over

Loans and leases past due over 90 days and still accruing.

Total Nonaccrual LN&LS

Loans and leases on which interest is no longer being accrued.

Total Non-Current LN&LS

Sum of previous two categories.

LN&LS 30–89 Days Past Due

Loans and leases past due 30 through 80 days and still accruing interest.

Restructured Debt 90+ Days P/D

Restructured loans and leases past due 90 or more days and still accruing interest.

Restructured Debt Non-Accrual

Restructured loans and leases on which interest is no longer being accrued.

Restructured Debt 30–89 Days P/D

Restructured loans and leases past due 30 through 89 days and still accruing interest.

Current Restructured Debt

Restructured loan and leases still current by their restructured terms.

All Other Real Estate Owned

All other real estate owned. Excludes direct and indirect investments in real estate.

% of Non-Curr LN&LS By Type

This section presents a distribution of past due loans by type of loan and status of delinquency. In each case, the subtotal by delinquency (e.g. 30–89 Days P/D) is divided by the loan balance outstanding for that category of loan. The gross loans and leases

category reflects all categories of loans and leases by delinquency to gross loans. See previous description in this section of calculations for specific report form types. Details are provided only where specific loan categories are grouped together or where a call report exception applies. The call report definition applies otherwise.

Each category of loans displays four types of loan delinquency. Loans 90+ Days Past Due, loans on non-accrual, a total of the first two categories and loans 30–89 days past due.

Real Estate Loans

For banks filing 033 and 034 includes real estate loans. For banks filing 031 and 032 forms includes loans secured by real estate.

Commercial & Industrial Loans

For banks filing FFIEC form 031 and 032.

Commercial & Other Loans

For banks filing FFIEC form 033 and 034. Includes commercial, time and demand and all other loans.

Loans to Individuals

For banks filing FFIEC form 031 and 032. Includes credit cards and other loans to individuals.

Installment Loans

For banks filing FFIEC form 033 and 034.

Credit Card Plans

For banks filing FFIEC form 033 and 034.

Lease Financing

For banks filing FFIEC form 033 or 034.

Agricultural Loans

Reported as part of schedule for

banks filing FFIEC form 031 or 032, shown in supplemental section for banks filing FFIEC form 033 or 034.

Other Loans & Leases

For banks filing FFIEC Form 031 or 032. Includes all other loans, lease financing and loans to foreign governments and institutions.

Gross LN&LS

Summation of all categories of due

loans by past due status, divided by gross loans.

Supplemental:

This section provides additional details for specific categories of loans that are included in loan captions in the previous section.

Foreign Government Loans

For banks filing FFIEC 031 and 032.

Credit Card Plans

For banks filing FFIEC form 031 and 032.

Lease Financing

For banks filing FFIEC form 032 or 031.

CERT #	DSB #	(PAGE 8A LAYOUT FOR BANKS FILING FFIEC 031 AND 032)										PAGE 8A
CHARTER #	COUNTY	ANALYSIS OF PAST DUE, NONACCRUAL & RESTRUCTURED LOANS & LEASES										
		MEMORANDA INFORMATION										
NON-CURR LN&LS BY LN TYPE (\$000)		06/30/97	06/30/96		12/31/96		12/31/95		12/31/94			
LNS FIN COML RE-90+ DAYS P/D		0	0		0		90		0			
-NONACCRUAL		0	3474		0		0		87			
-TOTAL		0	3474		0		90		87			
30-89 DAYS P/D		0	439		0		0		0			
CONST & LAND DEV -90+ DAYS P/D		0	15504		0		479		29047			
-NONACCRUAL		66678	204565		53793		94779		243235			
-TOTAL		66678	220069		53793		95258		272282			
30-89 DAYS P/D		1491	17685		586		11103		24626			
SINGLE & MULTI MTG-90+ DAYS P/D		10955	12206		17655		12393		21029			
-NONACCRUAL		10780	20273		10865		10226		21253			
-TOTAL		21735	32479		28520		22619		42282			
30-89 DAYS P/D		35473	29791		35603		33900		29899			
NON-FARM/RESI MTG-90+ DAYS P/D		23745	1352		11432		12070		12471			
-NONACCRUAL		37006	61851		34056		52941		66303			
-TOTAL		60751	63203		45488		65011		78774			
30-89 DAYS P/D		34605	33443		4720		32387		39366			
% NON-CURRENT LN&LS BY LN TYPE		BANK PEER 1 PCT		BANK PEER 1 PCT		BANK PEER 1 PCT		BANK PEER 1 PCT		BANK PEER 1 PCT		
LNS FIN COML RE-90+ DAYS P/D		0.00	0.00	82	0.00	0.00	74	0.90	0.00	0.00	0.01	
-NONACCRUAL		0.00	2.34	27	25.38	5.03	86	0.00	2.65	0.81	4.21	
-TOTAL		0.00	2.47	27	25.38	5.04	86	0.00	2.91	0.81	4.32	
30-89 DAYS P/D		0.00	0.73	31	3.21	1.20	74	0.00	0.44	0.00	1.23	
CONST & LAND DEV-90+ DAYS P/D		0.00	0.11	41	2.64	0.22	88	0.00	0.08	4.68	0.23	
-NONACCRUAL		22.49	6.52	88	34.83	11.27	94	23.96	6.62	39.17	10.12	
-TOTAL		22.49	7.66	83	37.47	12.58	96	23.96	7.01	43.85	10.93	
30-89 DAYS P/D		0.50	2.13	26	3.01	2.66	60	0.26	1.77	3.97	3.18	
SINGLE & MULTI MTG-90+ DAYS P/D		0.43	0.18	77	0.57	0.24	80	0.64	0.19	1.12	0.23	
-NONACCRUAL		0.42	0.74	25	0.95	1.04	48	0.39	0.75	1.14	1.07	
-TOTAL		0.86	0.98	44	1.51	1.44	55	1.03	1.03	2.26	1.57	
30-90 DAYS P/D		1.40	1.14	57	1.39	1.39	55	1.29	1.22	1.60	1.43	
NON-FARM/RESI MTG-90+ DAYS P/D		2.94	0.20	96	0.24	0.24	54	1.36	0.15	2.17	0.21	
-NONACCRUAL		4.58	3.40	61	10.90	5.43	76	4.06	3.70	11.51	5.71	
-TOTAL		7.52	3.85	75	11.14	6.22	72	5.43	4.13	13.68	6.32	
30-89 DAYS P/D		4.29	1.70	85	5.89	2.17	88	0.56	2.12	6.84	2.08	
OTHER PERTINENT RATIOS:												
NON-CUR LN&LS TO-LN&LS ALLOWANCE		96.55	61.08	79	129.31	95.47	78	73.46	63.06	149.37	99.96	
-EQUITY CAPITAL		24.23	11.58	87	55.07	22.97	90	16.79	12.56	66.87	24.31	
%TOTAL P/D LN&LS-INCL NONACCRUAL		4.90	2.52	87	8.88	4.24	92	2.80	2.69	10.58	4.37	
IENC-LOANS TO TOTAL LOANS		0.82	0.54	88	0.77	0.60	78	0.77	0.56	0.73	0.62	
NON-CURR LNS+ OREO TO LNS+ OREO		0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	
NON-CURR RESTRUCT DEBT/GR LN&LS		0.19	0.04	83	0.45	0.02	90	0.09	0.03	0.41	0.05	
CURR+NON-CURR RESTRUCT/GR LN&LS		0.19	0.13	62	0.45	0.18	71	0.16	0.21	4.04	0.35	
% CURRENT RESTRUCT LN&LS BY TYPE												
LOANS SECURED BY REAL ESTATE		0.00	0.05	51	0.00	0.02	65	0.26	0.12	0.00	0.18	
COMMERCIAL AND INDUSTRIAL LNS		0.00	0.01	64	0.00	0.00	68	0.00	0.04	0.00	0.06	
ALL OTHER LOANS & LEASES		0.00	0.00	90	0.00	0.00	76	0.00	0.00	28.07	0.03	

MEMORANDA INFORMATION												
NON-CURR LN&LS BY LN TYPE (\$000)	06/30/97			06/30/96			12/31/96			12/31/95		
LNS FIN COMPL RE-90+ DAYS P/D	0			0			0			0		0
-NONACCRUAL	0			0			0			0		0
-TOTAL	0			0			0			0		0
30-89 DAYS P/D	0			0			0			0		0
CONST & LAND DEV -90+ DAYS P/D	0			0			0			0		0
-NONACCRUAL	0			0			0			0		0
-TOTAL	0			0			0			0		0
30-89 DAYS P/D	0			0			0			0		0
SINGLE & MULTI MTG-90+ DAYS P/D	0			0			0			0		0
-NONACCRUAL	468			812			553			628		1072
-TOTAL	468			812			553			628		1072
30-89 DAYS P/D	736			819			419			814		825
NON-FARM/RESI MTG-90+ DAYS P/D	0			0			0			0		0
-NONACCRUAL	77			0			103			671		0
-TOTAL	77			0			103			671		0
30-89 DAYS P/D	0			0			0			90		0
% NON-CURRENT LN&LS BY LN TYPE	BANK PEER 7 PCT			BANK PEER 7 PCT			BANK PEER 7 PCT			BANK PEER 7 PCT		
LNS FIN COMPL RE-90+ DAYS P/D	NA	0.00	NA	NA	0.00	NA	NA	0.00	NA	NA	0.00	NA
-NONACCRUAL	NA	0.00	NA	NA	0.00	NA	NA	0.00	NA	NA	0.00	NA
-TOTAL	NA	0.00	NA	NA	0.00	NA	NA	0.00	NA	NA	0.00	NA
30-89 DAYS P/D	NA	0.00	NA	NA	0.00	NA	NA	0.00	NA	NA	0.00	NA
CONST & LAND DEV-90+ DAYS P/D	0.00	0.00	93	0.00	0.00	92	0.00	0.00	94	0.00	0.00	0.00
-NONACCRUAL	0.00	0.00	82	0.00	0.00	79	0.00	0.00	84	0.00	0.00	0.00
-TOTAL	0.00	0.00	79	0.00	0.02	76	0.00	0.00	80	0.00	0.00	0.02
30-89 DAYS P/D	0.00	0.04	74	0.00	0.06	73	0.00	0.01	77	0.00	0.01	0.01
SINGLE & MULTI MTG-90+ DAYS P/D	0.00	0.08	50	0.00	0.10	46	0.00	0.06	51	0.00	0.10	0.12
-NONACCRUAL	0.80	0.35	72	1.42	0.37	81	0.90	0.27	77	1.07	0.36	1.90
-TOTAL	0.80	0.59	62	1.42	0.67	74	0.90	0.49	70	1.07	0.62	1.90
30-90 DAYS P/D	1.25	1.15	56	1.44	1.25	59	0.68	0.96	42	1.39	1.08	1.47
NON-FARM/RESI MTG-90+ DAYS P/D	0.00	0.00	79	0.00	0.00	76	0.00	0.00	82	0.00	0.00	0.02
-NONACCRUAL	0.38	0.43	59	0.00	0.68	44	0.46	0.30	64	3.23	0.54	0.71
-TOTAL	0.38	0.61	53	0.00	0.97	38	0.46	0.43	59	3.23	0.72	1.05
30-89 DAYS P/D	0.00	0.49	43	0.00	0.61	39	0.00	0.25	50	0.43	0.34	0.49
OTHER PERTINENT RATIOS:												
NON-CUR LN&LS TO-LN&LS ALLOWANCE	52.56	66.63	45	88.67	82.59	55	48.33	54.74	49	79.08	70.26	94.97
-EQUITY CAPITAL	6.94	6.74	54	10.15	9.26	58	7.34	5.55	64	11.07	7.14	10.74
%TOTAL P/D LN&LS-INCL NONACCRUAL	2.07	2.53	42	3.07	3.08	51	1.86	2.00	48	2.52	2.42	2.58
IENC-LOANS TO TOTAL LOANS	0.48	0.58	22	0.55	0.63	30	0.52	0.64	18	0.48	0.57	0.53
NON-CURRLNS+ OREO TO LNS+ OREO	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00
NON-CURR RESTRUCT DEBT/GR LN&LS	0.00	0.00	82	0.01	0.00	82	0.00	0.00	84	0.00	0.00	0.00
CURR+NON-CURR RESTRUCT/GR LN&LS	0.21	0.06	72	0.08	0.07	65	0.05	0.04	65	0.08	0.05	0.07
% CURRENT RESTRUCT LN&LS BY TYPE												
REAL ESTATE LOANS	0.39	0.01	83	0.00	0.01	74	0.12	0.01	78	0.05	0.01	0.12
ALL OTHER LOANS & LEASE	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00

**Analysis of Past Due,
Nonaccrual & Restructured
Loans & Leases Memoranda
Information**

This section presents additional information for past due real estate loans as well as information on current restructured loans by type.

The additional information on past due real estate loans comes from schedule RC-N memoranda section and applies to all banks. Ratios are calculated by dividing the individual past due loan category by the corresponding balance from RC-C. Two sub-sections provide both dollar and ratio information using the same loan captions. Details are provided only where items are combined, otherwise call report definitions apply. Each category displays loans 90 plus days past due, loans on non-accrual, total non-current and loans 30–89 days past due.

An additional section displays other pertinent ratios including other analyses of past due and restructured loans by type that are current by their revised terms.

Non-Corr. LN&LS By Type

Loans Fin Coml RE

Construction & Land Development

Single & Multi Mortgage

Includes mortgages secured by 1–4 and multifamily (5 or more) properties.

Non-Farm/Resident Mortgage

Other Pertinent Ratios:

Total 90+ days past due and non-accrual loans and leases divided by the allowance for loan and lease losses.

Non-Curr LN&LS to Equity Capital

Total 90+ days past due and non-accrual loans and leases divided by total equity capital.

% Total P/D LN&LS—Incl Nonaccrual

Total 90+ days past due, non-accrual and 30–89 days past due loans and leases divided by gross loans and leases.

IENC—Loans to Total Loans

Income earned or accrued on loans but not collected divided by gross loans.

Non Curr Lns + OREO to Lns + OREO

Loans and leases 90 days and over past due and still accruing

+ Loans and leases on nonaccrual

+ All other real estate owned (noninvestment)

/ total loans and leases plus all other real estate owned (noninvestment).

Non-Curr Restruc Debt/Gr LN&LS

Total restructured debt that is 90+ days past due or on non-accrual by its

revised terms divided by gross loans and leases.

Curr+Non-Curr Restruct/Gr LN&LS

Total of restructured loans and leases that are current, 90+ days past due, on nonaccrual divided by gross loans and leases.

The following ratios are not made available to the public, since they involve the confidential items on non-current restructured debt from Schedule RC-N of the Report of Condition.

**% Current Restructured Loans
& Lease by Type:**

This is a recap of loans which have been restructured and are current by their revised terms. The outstanding restructured loans and leases by type of loan are divided by their respective total balance outstanding. Levels of reporting differs depending of call form filed.

Loans Secured by Real Estate

For FFIEC 031 and 032 filers.

Real Estate Loans

For FFIEC 033 and 034 filers.

Commercial and Industrial Loans

For FFIEC 031 and 032 filers.

All Other Loans & Leases

For all banks. For 033 and 034 filers also includes commercial, time and demand loans.

CERT # CHARTER #	DSB # COUNTY	(PAGE 9 LAYOUT FOR SAVING BANKS) INTEREST RATE RISK ANALYSIS % ASSETS												PAGE 09	
		06/30/97			06/30/96			12/31/96			12/31/95		12/31/94		
		BANK	peer	PCT	BANK	peer	PCT	BANK	peer	PCT	BANK	peer	BANK		peer
LONG ASSETS INSTS W/ OPTIONS															

MORTGAGE LOANS & PASS THRU	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
LOANS & SECURITIES OVER 15 YRS	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
LOANS & SECURITIES 5-15 YRS	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
OTHER LOANS AND SECURITIES															
LOANS & SECURITIES OVER 15 YRS	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
LOANS & SECURITIES 5-15 YRS	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
TOTAL LOANS & SECURITIES OVR 15	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
CMO'S TOTAL															
AVG LIFE OVER 3 YEARS	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
STRUCTURED NOTES															
HIGH RISK SECURITIES	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
OBS EXPOSED TO RISING RATES	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
MORTGAGE SERVICING	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
OVERALL RISK INDICATORS															

AVAILABLE FOR SALE	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
HELD TO MATURITY	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
OFF BALANCE SHEET	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
UNREALIZED APPN/DEPN															
UNREAL APP/DEP % TIER ONE CAP	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
CONTRACTUAL MAT/REPRICE DATA															

LOANS/SECURITIES OVER 3 YEARS	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
LIABILITIES OVER 3 YEARS	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
NET 3 YEAR POSITION	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
LOANS/SECURITIES OVER 1 YEAR															
LIABILITIES OVER 1 YEAR	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
NET OVER 1 YEAR POSITION	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
NON-MATURITY DEPOSITS															
NON-MATURITY DEPS % LONG ASSETS	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
NET OVER 3 YEAR POSITION	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
AS % TIER 1 CAPITAL															

STRUCTURED NOTES	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
HIGH RISK SECURITIES	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
OBS EXPOSED TO RISING RATES	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
MORTGAGE SERVICING (FV)	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	

UBPR Page 09

Interest Rate Risk Analysis

This page presents information that may be used to assess the interest rate risk inherent in a bank's balance sheet. Most of the underlying repricing data is reported in the memoranda sections of RC-B, RC-C, RC-E as well as on RC. The analysis emphasizes the long side of the balance sheet and also takes into account the impact of non-maturity deposits. Most ratios are presented as a percent of total assets. Information on this page is available from June 30, 1997 forward.

Long Assets Instruments W/ Options

Mortgage Loans & Pass Thrus

Sum of all repricings for mortgage pass-through securities backed by closed-end first lien residential mortgages and closed end loans secured by liens on 1-4 family residential properties divided by total assets.

Loans and Securities Over 15 Years

Sum of repricings over 15 years for above divided by total assets.

Loans and Securities 5 to 15 Years

Sum of repricings from 5 to 15 years for above divided by total assets.

Other Loans and Securities

Sum of all repricings for securities issued by U.S. Treasury, agencies, state and political subdivisions and all loans and leases other than closed-end loans secured by first liens on 1-4 family residential properties divided by total assets.

Loans and Securities Over 15 Years

Sum of repricings over 15 years for above divided by total assets.

Loans and Securities 5 to 15 Years

Sum of repricings from 5 to 15 years for above divided by total assets.

Total Loans and Securities Over 15

Sum of repricings over 15 years for Mortgage Loans and Pass Throughs and Other Loans and Securities divided by assets.

CMO's Total

Sum of all repricings for other mortgage backed securities (including CMO's, REMIC's and stripped MBS) divided by assets.

Avg Life Over 3 Years

Repricings over three years for above divided by assets.

Structured Notes

Structured notes (included in held-to-maturity and available-for-sale accounts) divided by assets

High Risk Securities

High risk mortgage securities (included in held-to-maturity and available-for-sale accounts) divided by assets.

OBS Exposed to Rising Rates

Interest rate swaps where bank is paying a fixed rate divided by assets.

Mortgage Servicing

Fair value of mortgage servicing assets divided by assets.

Total

Sum of structured notes, high risk securities, OBS exposed to rising rates and mortgage servicing divided by assets.

Overall Risk Indicators

Available For Sale

Fair value of available-for-sale securities divided by assets.

Held To Maturity

Amortized cost of held-to-maturity securities divided by assets.

Off Balance Sheet

Total of all off-balance sheet accounts. divided by assets.

Unrealized Appn/Depn

Unrealized appreciation/depreciation on held-to-maturity securities divided by assets.

Unrealized App/Dep % Tier One Capital

Unrealized appreciation/depreciation on held-to-maturity securities divided by tier one capital.

Contractual Maturity/ Reprice Data

Loans/Securities Over 3 Years

Sum of repricings over 3 years for mortgage loans and pass-throughs, other loans and securities and CMO's divided by assets.

Liabilities Over 3 Years

Sum of repricings over 3 years for other borrowed money, time deposits less than \$100,000 and time deposits of \$100,000 or greater divided by assets.

Net 3 Year Position

Loans/Securities over 3 years less liabilities over 3 years divided by assets.

Loans/Securities Over 1 Year

Sum of repricings over 1 year for mortgage loans and pass throughs, other loans and securities and all CMO's.

Liabilities Over 1 Year

Sum of repricings over 1 year for other borrowed money, time deposits less than \$100,000 and time deposits of \$100,000 or greater divided by assets.

Net Over 1 Year Position

Loans/Securities over 1 year less liabilities over 1 year divided by assets.

Non-Maturity Deposits

Demand deposits, NOW and ATS accounts, money market accounts and all other savings divided by assets.

Non-Maturity Deposits by Long Assets

Non-maturity deposits divided by repricings over 3 years for loans and securities.

Net Over 3 Year Position

Repricings over 3 years for loans and

securities less non-maturity deposits divided by assets.

As % Tier 1 Capital

Structured Notes

Structured notes (included in held-to-maturity and available-for-sale accounts) divided by tier one capital.

High Risk Securities

High risk mortgage securities (included in held-to-maturity and available-for-sale accounts) divided by tier one capital.

OBS Exposed to Rising Rates

Interest rate swaps where bank is paying a fixed rate. divided by tier one capital.

Mortgage Servicing

Fair value of mortgage servicing assets divided by tier one capital.

Total

Sum of structured notes, high risk securities, OBS exposed to rising rates and mortgage servicing divided by tier one capital.